

RECEIVED

SEP 09 2016

OFFICE OF CONSUMER AFFAIRS

September 7, 2016

BY OVERNIGHT DELIVERY

Barbara Anthony
Undersecretary
Office of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116

Office of Massachusetts Attorney General Maura Healey
Attn. Sara Cable
1 Ashburton Place
Boston, MA 02108

Re: Chapter 93H Notification regarding Ligris + Associates PC

Dear Undersecretary Anthony and Assistant Attorney General Cable:

Ligris + Associates PC (the "Company") provides this notice pursuant to Massachusetts General Laws Chapter 93H.

The Company is writing to notify you of the inadvertent dissemination of personal information of two (2) Massachusetts residents. Yesterday, September 6, 2016, one of the Company's paralegals sent out a real estate closing package to two email addresses. The closing package contains the names of two Massachusetts residents, their social security numbers, and mortgage loan numbers. Due to a typographical error in one of the email addresses (the omission of a middle initial), the email was sent to an unintended recipient email address. Further, while the Company's Written Information Security Program requires that all documents containing personal information must be sent out in an encrypted form, this closing package was inadvertently sent in an unencrypted state.

The Company has informed the two affected Massachusetts residents of the inclusion of the unintended recipient email address and is further providing them with the attached notice, which provides for an offer of credit monitoring services. The employee who sent the message has been disciplined and will undergo further training under the Company's Written Information Security Program to ensure the proper handling of personal information going forward. The employee understands that any future failure to follow the Company's Written Information Security Program may lead to immediate termination.

On the morning of September 7, 2016, Ligris + Associates sent a follow up message to the email address to which the closing package was inadvertently sent, asking that the recipient refrain from opening the prior email and permanently delete it. At this time, there has been no response to the followup message and it is not clear if the unintended recipient email address is in active use. In any event, there is no evidence of which the Company is aware that would indicate that the above-described incident will lead to identity theft affecting the two Massachusetts residents.

While we presume that this letter and the enclosed letter discharge the Company's statutory notice requirement under the facts and circumstances of this matter, please contact me to provide any directives regarding required next steps and to address any questions or concerns you may have. Thank you.

Sincerely yours,



Rick Payne, Esq.
Chief Legal Officer

September 7, 2016

Dear [REDACTED]:

We are writing to formally notify you that an unauthorized dissemination of your personal information occurred on September 6, 2016, as a result of a typographical error in the email address used to send your email; a real estate closing package. As you know, that closing package contained your name, address, social security number, and loan numbers.

At our expense, Ligris + Associates will provide you with either two (2) years of credit monitoring or one (1) year of LifeLock protection, at your option. If you are interested in either option, please contact me and I will assist you in obtaining the services you choose.

If you are the victim of identity theft, under Massachusetts law you have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013

Trans Union Security Freeze Fraud Victim Assistance Department, P.O. Box 6790,
Fullerton, CA 92834

September 7, 2016

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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

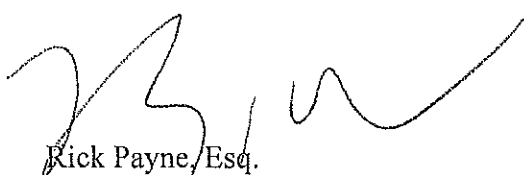
To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

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If you should have any further questions, please contact me directly at 617.274.1500 or rpayne@ligris.com.

Sincerely yours,



Rick Payne, Esq.
Chief Legal Officer

September 7, 2016

[REDACTED]

Dear [REDACTED]

We are writing to formally notify you that an unauthorized dissemination of your personal information occurred on September 6, 2016, as a result of a typographical error in the email address used to send your husband, [REDACTED] a real estate closing package. As you know, that closing package contained your name, address, social security number, and loan numbers.

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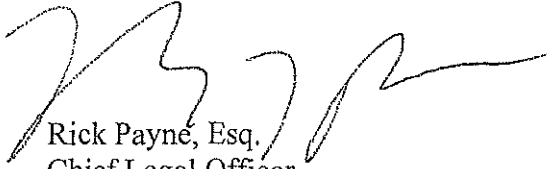
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